

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

Kimberly L Berry

Debtor(s)

Case No. 22-33571-KHK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Suzanne E. Wade, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/16/2022.
- 2) The plan was confirmed on 12/13/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/13/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/01/2024.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,209.03.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,609.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,014.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,623.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHARLES CITY COUNTY TREASURE	Unsecured	7.55	NA	NA	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	134,203.00	133,678.01	1,155.40	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	48,313.00	47,219.24	15.28	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	48,125.00	39,635.30	26.54	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	40,158.00	138,734.16	122.82	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	1,400.00	3,312.56	3,312.56	0.00	0.00
CITIZENS BANK & TRUST COMPANY	Secured	139,040.00	50,053.38	NA	0.00	0.00
CITY OF PETERSBURG	Unsecured	1,200.00	NA	NA	0.00	0.00
CITY OF RICHMOND	Unsecured	1,812.00	NA	NA	0.00	0.00
DAIMLER TRUST	Unsecured	8,963.00	6,402.40	6,402.40	0.00	0.00
FREEDOM MORTGAGE CORP.	Secured	306,381.00	304,939.59	3,458.43	0.00	0.00
FULTON BANK, NA	Secured	48,000.00	42,706.67	524.64	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	130,000.00	208,382.51	84,345.83	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	77,527.00	208,382.51	41,226.55	6,515.81	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	208,382.51	82,810.13	0.00	0.00
JESSE ALBERT MOORE	Unsecured	NA	955,600.00	3,350.00	0.00	0.00
JESSE ALBERT MOORE	Unsecured	NA	955,600.00	952,250.00	0.00	0.00
LANGLEY FEDERAL CREDIT UNION	Secured	14,744.00	12,399.57	12,399.57	0.00	0.00
LVNV FUNDING LLC	Unsecured	10,493.00	10,233.91	10,233.91	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,341.00	7,171.28	7,171.28	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,565.00	7,535.95	7,535.95	0.00	0.00
PENNYMAC LOAN SERVICES	Secured	139,897.00	137,790.94	524.44	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,004.00	1,897.70	1,897.70	0.00	0.00
TRICITIES HOSPITAL	Unsecured	NA	980.93	980.93	0.00	0.00
US SMALL BUSINESS ADMN - DENVI	Unsecured	386,000.00	487,336.63	487,336.63	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATIO	Unsecured	NA	25,198.53	9,626.23	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATIO	Priority	25,134.00	25,198.53	15,572.30	2,461.19	0.00
VIRGINIA FARM BUREAU FIRE & CA	Unsecured	2,220.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	99,193.00	98,041.86	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	17,779.00	18,598.04	18,598.04	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,827.55	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$100,057.96	\$0.00	\$0.00
TOTAL SECURED:	\$105,885.51	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$56,798.85	\$8,977.00	\$0.00
TOTAL PRIORITY:	\$56,798.85	\$8,977.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,588,193.20	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,623.00</u>
Disbursements to Creditors	<u>\$8,977.00</u>
TOTAL DISBURSEMENTS :	<u>\$15,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/26/2025

By: /s/ Suzanne E. Wade

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.